

<b>Information to identify the case:</b>			
Debtor 1	<b>Erle W. Patterson Jr.</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number:	<b>21-21546-GLT</b>		
	Social Security number or ITIN	<b>xxx-xx-1226</b>	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	<b>13 7/4/21</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Erle W. Patterson Jr.	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1022 Beechnut Street Tarentum, PA 15084	
<b>4. Debtor's attorney</b> Name and address	Russell A. Burdelski The Law Offices of Russell A. Burdelski 1020 Perry Highway Pittsburgh, PA 15237-2109	Contact phone 412-366-1511 Email: Russ@BurdelskiLaw.com
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 7/19/21

**For more information, see page 2**

Case number 21-21546-GLT

<p><b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p><b>August 23, 2021 at 09:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p><b>Location:</b> remotely by the Trustee via Zoom, how to participate: goto <a href="http://www.ch13pitt.com">www.ch13pitt.com</a>, <a href="mailto:meetings@chapter13trusteewdpa.com">meetings@chapter13trusteewdpa.com</a></p>
<p><b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b></p> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b></p> <hr/> <p><b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p><b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p><b>Filing deadline: 10/22/21</b></p> <p><b>Filing deadline: 9/13/21</b></p> <p><b>Filing deadline: 12/31/21</b></p> <hr/> <p><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors</p>
<p><b>9. Filing of plan</b></p>	<p>The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>8/23/21 at 09:00 AM</b>, Location: <b>remotely by the Trustee via Zoom, how to participate: goto <a href="http://www.ch13pitt.com">www.ch13pitt.com</a>, <a href="mailto:meetings@chapter13trusteewdpa.com">meetings@chapter13trusteewdpa.com</a></b></p>	
<p><b>10. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p><b>11. Filing a chapter 13 bankruptcy case</b></p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p><b>12. Exempt property</b></p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p><b>13. Discharge of debts</b></p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>	

In re:  
Erle W. Patterson, Jr.  
Debtor

Case No. 21-21546-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jul 19, 2021

User: lfin  
Form ID: 309I

Page 1 of 2  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2021:

Recip ID	Recipient Name and Address
db	+ Erle W. Patterson, Jr., 1022 Beechnut Street, Tarentum, PA 15084-2102
aty	+ Maria Miksich, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
tr	+ Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
15395321	ALLEGHENY COUNTY, C/O TREASURER, RM 108 COURTHOUSE, Pittsburgh, PA 15219
15395322	+ ALLEGHENY VALLEY HOSPITAL, PO BOX 3475, Toledo, OH 43607-0475
15395326	+ DEER CREEK DRAINAGE, 945 LITTLE DEER CREEK ROAD, Russellton, PA 15076-1331
15395327	+ FAWN FRAZIER WATER, 326 DONNELLVILLE ROAD, Natrona Heights, PA 15065-3015
15395328	+ JAMES J GRAHAM, DMD, 733 LITTLE DEER CREEK ROAD, Russellton, PA 15076-1312
15395330	MORROW REFUSE, 4985 BAK-CULM RD, Tarentum, PA 15084
15395331	+ PERMANENT GENERAL ASSURANCE, PO BOX 305054, Nashville, TN 37230-5054
15391203	+ PNC, C/O JOSEPH GOLDBECK, ESQ, STE 5000, MELLON INDEP. CTR, 701 MARKET ST, Philadelphia, PA 19106-1538
15395344	+ PO BOX 94982, CLEVELAND, OH 44101-4982
15395334	+ SHANK GARBAGE, PO BOX 856, Mars, PA 16046-0856
15395335	SHELLPOINT MORTGAGE SERVICING, PO BOX 619063, Dallas, TX 75261-9063

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: Russ@BurdelskiLaw.com	Jul 19 2021 23:02:00	Russell A. Burdelski, The Law Offices of Russell A. Burdelski, 1020 Perry Highway, Pittsburgh, PA 15237-2109
smg	EDI: PENNDEPTREV	Jul 20 2021 03:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 19 2021 23:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 20 2021 03:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 19 2021 23:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	Jul 19 2021 23:03:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
15395323	+ EDI: GMACFS.COM	Jul 20 2021 03:08:00	ALLY FINANCIAL, PO BOX 380901, Minneapolis, MN 55438-0901
15395324	EDI: AMEREXPR.COM	Jul 20 2021 03:08:00	AMERICAN EXPRESS, PO BOX 1270, Newark, NJ 07101-1270

District/off: 0315-2

User: lfin

Page 2 of 2

Date Rcvd: Jul 19, 2021

Form ID: 309I

Total Noticed: 26

15395325	+ EDI: COMCASTCBLCENT	Jul 20 2021 03:08:00	COMCAST, PO BOX 719, Toledo, OH 43697-0719
15394267	EDI: DIRECTV.COM	Jul 20 2021 03:08:00	Directv, LLC, by American InfoSource as agent, PO Box 5072, Carol Stream, IL 60197-5072
15395329	Email/Text: camanagement@mtb.com	Jul 19 2021 23:03:00	M&T Bank, PO Box 4005, Buffalo, NY 14240
15391202	Email/Text: Bankruptcy.Notices@pnc.com	Jul 19 2021 23:02:00	PNC, 2730 LIBERTY AVE., Pittsburgh, PA 15222
15395345	Email/Text: Bankruptcy.Notices@pnc.com	Jul 19 2021 23:02:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
15395336	+ Email/Text: bankruptcy@firstenergycorp.com	Jul 19 2021 23:03:00	WEST PENN POWER, 800 CABIN HILL DRIVE, Greensburg, PA 15601-1689

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
15395333	*+	PNC, C/O JOSEPH GOLDBECK, ESQ, STE 5000, MELLON INDEP. CTR, 701 MARKET ST, Philadelphia, PA 19106-1538
15395332	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC, 2730 LIBERTY AVE., Pittsburgh, PA 15222

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2021 at the address(es) listed below:

Name	Email Address
Maria Miksich	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Russell A. Burdelski	on behalf of Debtor Erle W. Patterson Jr. Russ@BurdelskiLaw.com, russ.burdelski@gmail.com

TOTAL: 4